

Information to identify the case:

Debtor 1:	Roderick W. Howard, Sr.	Social Security number or ITIN:	xxx-xx-6424
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Joyce Howard	Social Security number or ITIN:	xxx-xx-9856
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 8/2/17
Case number:	17-25665-JNP	Date case converted to chapter:	7 4/18/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Roderick W. Howard, Sr.	Joyce Howard
2. All other names used in the last 8 years		aka Joyce Purnell
3. Address	2854 Idaho Rd Camden, NJ 08104-2811	2854 Idaho Rd Camden, NJ 08104-2811
4. Debtor's attorney Name and address	Tamika Nicole Wyche Law Offices of David Paul Daniels, LLC 3300 Federal Street Camden, NJ 08105	Contact phone 856-338-0411
5. Bankruptcy trustee Name and address	Andrew Sklar 1200 Laurel Oak Road Suite 102 Voorhees, NJ 08043	Contact phone 856-258-4050

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 4/18/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	May 22, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/22/19 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Roderick W. Howard,, Sr.
 Joyce Howard
 Debtors

Case No. 17-25665-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 58

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db/jdb Roderick W. Howard,, Sr., Joyce Howard, 2854 Idaho Rd, Camden, NJ 08104-2811
 516979368 AAdvantage Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 517020565 +ARS Account Resolution, 1643 N. Harrison Pkwy, Ste 100, Sunrise, FL 33323-2857
 516979371 ARS Account Resolution, PKWY STE 100, Sunrise, FL 33323
 516979370 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
 516979376 CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
 517081514 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
 516979373 +Camden County Special Civil Part, 101 S 5th St, Camden, NJ 08103-4099
 516979374 +Camden County Special Civil Pary, 101 S 5th St, Camden, NJ 08103-4099
 516979377 Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
 516979378 +Citifinancial, PO Box 222178, Charlotte, NC 28222-2178
 516979379 City of Camden, City Hall, Room 117, PO Box 95120, Camden, NJ 08101-5120
 517021306 +City of Camden, Dept. of Revenue & Collections, c/o Office of the City Attorney,
 Suite 419-City Hall, 520 Market Street, Camden, NJ 08102-1300
 516979380 City of Camden (American Water), PO Box 52747, Phoenix, AZ 85072-2747
 516979382 Cooper Health Systems, C/O Quality Asset Recovery, 7 Foster Ave Ste 101,
 Gibbsboro, NJ 08026-1191
 516979384 +David Faloni, Esq., 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
 517071281 JCMorgan Chase Bank NA, PO Box 29505, AZi-1191, Phoenix, AZ 85038-9505
 517070449 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 517035150 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
 516979393 MTAG Cust/FIG CAP INV NJ13 LLC, PO Box 54472, New Orleans, LA 70154-4472
 516979396 Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
 516979398 PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
 516979397 #Penn Credit Corporation, PO Box 988, Harrisburg, PA 17108-0988
 516979399 Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 517298852 +Wilmington Savings Fund Society, Prober & Raphael, 20750 Ventura Blvd, Suite 100,
 Woodland Hills, CA 91364-6207
 517177832 +Wilmington Savings Fund Society FSB, Jenelle C. Arnold, Aldridge Pite, LLP,
 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921
 517849165 +Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC,
 1600 South Douglas Road, Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: daviddanielslaw@gmail.com Apr 19 2019 00:39:12 Tamika Nicole Wyche,

tr Law Offices of David Paul Daniels, LLC, 3300 Federal Street, Camden, NJ 08105
 +EDI: BASKLAR.COM Apr 19 2019 04:08:00 Andrew Sklar, 1200 Laurel Oak Road, Suite 102,
 Voorhees, NJ 08043-4317
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 19 2019 00:40:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 19 2019 00:40:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516979369 E-mail/Text: kristin.villneauve@allianceoneinc.com Apr 19 2019 00:39:24
 AllianceOne Receivable Management, PO Box 3111, Southeastern, PA 19398-3111
 516979372 E-mail/Text: bankruptcy@cavps.com Apr 19 2019 00:40:59 Calvary Portifilio SVCS,
 500 Summit Lake Dr Apt D, Valhalla, NY 10595-1340
 516979375 EDI: CAPITALONE.COM Apr 19 2019 04:08:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 517210621 +E-mail/Text: bankruptcy@cavps.com Apr 19 2019 00:40:59 Cavalry SPV II, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 516979381 EDI: WFNNB.COM Apr 19 2019 04:08:00 Comenity Bank/NY & Co., PO Box 182789,
 Columbus, OH 43218-2789
 516979383 EDI: RCSFNBMARIN.COM Apr 19 2019 04:08:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 517127310 E-mail/Text: carol.franklin@dittech.com Apr 19 2019 00:39:20 Ditech Financial LLC,
 2100 East Elliot Road, Bldg. 94, Recovery Dept. T-120, Tempe, AZ 85284
 516979385 E-mail/Text: bankruptcy.bnc@dittech.com Apr 19 2019 00:40:08 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172
 516979386 EDI: BLUESTEM Apr 19 2019 04:08:00 Fingerhut, PO Box 166, Newark, NJ 07101-0166
 516979387 EDI: JEFFERSONCAP.COM Apr 19 2019 04:08:00 Jefferson Capital System, 16 McLeland Rd,
 Saint Cloud, MN 56303-2198
 517123485 EDI: JEFFERSONCAP.COM Apr 19 2019 04:08:00 Jefferson Capital Systems LLC, PO Box 7999,
 St Cloud MN 56302-9617
 516979388 EDI: LTDFINANCIAL.COM Apr 19 2019 04:08:00 LTD Financial Svs, 7322 Southwest Fwy Ste 1600,
 Houston, TX 77074-2134
 516979389 EDI: RESURGENT.COM Apr 19 2019 04:08:00 LVNV Funding LLC, PO Box 10497,
 Greenville, SC 29603-0497
 517139452 EDI: RESURGENT.COM Apr 19 2019 04:08:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 58

Date Rcvd: Apr 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516979390 EDI: RESURGENT.COM Apr 19 2019 04:08:00 LVNVFunding, PO Box 740281,
Houston, TX 77274-0281
516979391 E-mail/Text: camanagement@mtb.com Apr 19 2019 00:40:11 M&T Bank, PO Box 62082,
Baltimore, MD 21264-2082
516979392 EDI: MID8.COM Apr 19 2019 04:08:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
516979394 E-mail/PDF: bankruptcy@ncfsi.com Apr 19 2019 00:46:29 New Century Financial,
110 S Jefferson Rd Ste 104, Whippany, NJ 07981-1038
516979395 EDI: WFNNB.COM Apr 19 2019 04:08:00 New York & Company, PO Box 659728,
San Antonio, TX 78265-9728
517106645 EDI: PRA.COM Apr 19 2019 04:08:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517179588 +E-mail/Text: bankruptcy@pseg.com Apr 19 2019 00:39:23 PSEG, Attn: Bankruptcy,
PO Box 490, Cranford, NJ 07016-0490
517159951 EDI: Q3G.COM Apr 19 2019 04:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
517170134 E-mail/Text: bkdepartment@rtresolutions.com Apr 19 2019 00:40:50
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
517170135 E-mail/Text: bkdepartment@rtresolutions.com Apr 19 2019 00:40:50
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
516979400 EDI: RMSC.COM Apr 19 2019 04:08:00 SYNCHRONY Bank/Walmart, PO Box 965036,
Orlando, FL 32896-5036
516982106 +EDI: RMSC.COM Apr 19 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517095790 +EDI: AIS.COM Apr 19 2019 04:08:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517181214* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
517181215* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517932418* +Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC,
1600 South Douglas Road, Anaheim, CA 92806-5948

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:
NONE.

TOTAL: 0